

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE:
David L. Hawkins
Arnetta D. Hawkins
SSN(s): xxx-xx-3274, xxx-xx-9837
711 Cross Creek Dr.
Cedar Hill, TX 75104

CASE NO: **15-42188**

Chapter 13

Debtor

You should read this Plan carefully and discuss it with your attorney. Confirmation of this Plan by the Bankruptcy Court may modify your rights by providing for payment of less than the full amount of your claim, by setting the value of the collateral securing your claim, and/or by setting the interest rate on your claim.

CHAPTER 13 PLAN

Debtor or Debtors (hereinafter called "Debtor") proposes this Chapter 13 Plan:

1. **Submission of Income.** Debtor submits to the supervision and control of the Chapter 13 Trustee ("Trustee") all or such portion of future earnings or other future income of Debtor as is necessary for the execution of this Plan.

2. **Plan Payments and Length of Plan.** Debtor will pay the sum of \$1,310.00 per month to Trustee by ☐ Payroll Deduction(s) or by ☒ Direct Payment(s) for the period of 60 months, unless all allowed claims in every class, other than long-term claims, are paid in full in a shorter period of time. The term of this Plan shall not exceed sixty (60) months. See 11 U.S.C. §§ 1325(b)(1)(B) and 1325(b)(4). Each pre-confirmation plan payment shall be reduced by any pre-confirmation adequate protection payment(s) made pursuant to Plan paragraph 6(A)(i) and § 1326(a)(1)(C).

The following alternative provision will apply if selected:

☐ Variable Plan Payments

Beginning Month	Ending Month	Amount of Monthly Payment	Total
1 (01/04/2016)	60 (12/04/2020)	\$1,310.00	\$78,600.00
Grand Total:			\$78,600.00

3. **Payment of Claims.** The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief.

Allowed claims shall be paid to the holders thereof in accordance with the terms thereof. From the monthly payments described above, the Chapter 13 Trustee shall pay the following allowed claims in the manner and amounts specified. Claims filed by a creditor designated as secured or priority but which are found by the Court to be otherwise shall be treated as set forth in the Trustee's Recommendation Concerning Claims.

4. **Administrative Claims.** Trustee will pay in full allowed administrative claims and expenses pursuant to § 507(a)(2) as set forth below, unless the holder of such claim or expense has agreed to a different treatment of its claim.

(A). **Trustee's Fees.** Trustee shall receive a fee for each disbursement, the percentage of which is fixed by the United States Trustee.

(B). **Debtor's Attorney's Fees.** The total attorney fee as of the date of filing of the petition is \$3,500.00. The amount of \$500.00 was paid prior to the filing of the case. The balance of \$3,000.00 will be paid ☒ from first funds upon confirmation, or in the alternative ☐ from the remaining balance of funds available after specified monthly payments. The total attorney fees are subject to reduction by notice provided in the Trustee's Recommendation Concerning Claims to an amount consistent with LBR 2016(h) absent a certification from debtors attorney regarding legal services provided pertaining to automatic stay litigation occurring in the case.

Case No: 15-42188

Debtor(s): **David L. Hawkins**
Arnetta D. Hawkins**5. Priority Claims.****(A). Domestic Support Obligations.**☒ None. If none, skip to Plan paragraph 5(B).

(i). Debtor is required to pay all post-petition domestic support obligations directly to the holder of the claim.

(ii). The name(s) and address(es) of the holder of any domestic support obligation are as follows. See 11 U.S.C. §§ 101(14A) and 1302(b)(6).

(iii). Anticipated Domestic Support Obligation Arrearage Claims

(a). Unless otherwise specified in this Plan, priority claims under 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C. § 1322(a)(2). These claims will be paid at the same time as claims secured by personal property, arrearage claims secured by real property, and arrearage claims for assumed leases or executory contracts.

☒ None; or

(a) Creditor (Name and Address)	(b) Estimated arrearage claim	(c) Projected monthly arrearage payment
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(b). Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), the following domestic support obligation claims are assigned to, owed to, or recoverable by a governmental unit.

☒ None; or

Claimant and proposed treatment:

(a) Claimant	(b) Proposed Treatment
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(B). Other Priority Claims (e.g., tax claims). These priority claims will be paid in full, but will not be funded until after all secured claims, lease arrearage claims, and domestic support claims are paid in full.

(a) Creditor	(b) Estimated claim
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6. Secured Claims.**(A). Claims Secured by Personal Property Which Debtor Intends to Retain.**(i). **Pre-confirmation adequate protection payments.** Unless the Court orders otherwise, no later than 30 days after the date of the filing of this plan or the order for relief, whichever is earlier, the Debtor shall make the following adequate protection payments to creditors pursuant to § 1326(a)(1)(C). If the Debtor elects to make such adequate protection payments on allowed claims to the Trustee pending confirmation of the plan, the creditor shall have an administrative lien on such payment(s), subject to objection. If Debtor elects to make such adequate protection payments directly to the creditor, Debtor shall provide evidence of such payment to the Trustee, including the amount and date of the payment, as confirmation is prohibited without said proof.

Debtor shall make the following adequate protection payments:

- ☐ directly to the creditor; or
- ☐ to the Trustee pending confirmation of the plan.

(a) Creditor	(b) Collateral	(c) Adequate protection payment amount
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Case No: 15-42188

Debtor(s): **David L. Hawkins**
Arnetta D. Hawkins

(ii). **Post confirmation payments.** Post-confirmation payments to creditors holding claims secured by personal property shall be paid as set forth in subparagraphs (a) and (b). If Debtor elects to propose a different method of payment, such provision is set forth in subparagraph (c).

(a). **Claims to Which § 506 Valuation is NOT Applicable.** Claims listed in this subsection consist of debts secured by a purchase money security interest in a vehicle for which the debt was incurred within 910 days of filing the bankruptcy petition, or, if the collateral for the debt is any other thing of value, the debt was incurred within 1 year of filing. See § 1325(a)(5). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the amount of the claim in column (d) with interest at the rate stated in column (e). Upon confirmation of the plan, the interest rate shown below or as modified will be binding unless a timely written objection to confirmation is filed and sustained by the Court. Payments distributed by the Trustee are subject to the availability of funds.

☒ None; or

(a) Creditor; and (b) Collateral	(c) Purchase date	(d) Estimated Claim	(e) Interest rate	(f) Monthly payment
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(b). **Claims to Which § 506 Valuation is Applicable.** Claims listed in this subsection consist of any claims secured by personal property not described in Plan paragraph 6(A)(ii)(a). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the replacement value as stated in column (d) or the amount of the claim, whichever is less, with interest at the rate stated in column (e). The portion of any allowed claim that exceeds the value indicated below will be treated as an unsecured claim. Upon confirmation of the plan, the valuation and interest rate shown below or as modified will be binding unless a timely written objection to confirmation is filed and sustained by the Court. Payments distributed by the Trustee are subject to the availability of funds.

☐ None; or

(a) Creditor; and (b) Collateral	(c) Purchase date	(d) Replacement value	(e) Interest rate	(f) Monthly payment
Car Finance 2010 Chevrolet Camaro	01/2013	\$10,675.00	3.25%	\$200.18 Avg. Month(s) 3-60
Neighborhood Credit Union 2013 Dodge 1500	01/2013	\$22,500.00	3.25%	\$421.92 Avg. Month(s) 3-60
Santander Consumer 2012 Nissan Versa	2012	\$7,775.00	3.25%	\$145.80 Avg. Month(s) 3-60

(B). **Claims Secured by Real Property Which Debtor Intends to Retain.** Debtor will make all post-petition mortgage payments directly to each mortgage creditor as those payments ordinarily come due. These regular monthly mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter, unless this Plan provides otherwise. Trustee may pay each allowed arrearage claim at the monthly rate indicated below until paid in full. Trustee will pay interest on the mortgage arrearage if the creditor requests interest, unless an objection to the claim is filed and an order is entered disallowing the requested interest.

(a) Creditor; and (b) Property description	(c) Estimated pre-petition arrearage	(d) Interest rate	(e) Projected monthly arrearage payment
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Case No: 15-42188

Debtor(s): **David L. Hawkins**
Arnetta D. Hawkins**Wells Fargo Home Mortgage**
711 Cross Creek Dr., Cedar Hill, TX 75104**\$22,356.00****0.00%****\$385.45 Avg.**
Month(s) 3-60

(C). **Surrender of Collateral.** Debtor will surrender the following collateral no later than thirty (30) days from the filing of the petition unless specified otherwise in the Plan. Any involuntary repossession/foreclosure prior to confirmation of this Plan must be obtained by a filed motion and Court order, unless the automatic stay no longer applies under § 362(c). Upon Plan confirmation, the automatic stay will be deemed lifted for the collateral identified below for surrender and the creditor need not file a Motion to Lift Stay in order to repossess, foreclose upon or sell the collateral. Nothing herein is intended to lift any applicable co-Debtor stay, or to abrogate Debtor's state law contract rights.

(a) Creditor	(b) Collateral to be surrendered
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(D). **Void Lien:** The secured creditors listed below hold a non-purchase money, non-possessory security interest on Debtor's exempt property. Their lien will be voided pursuant to 11 U.S.C. § 522(f) and their claim treated as unsecured and paid pursuant to paragraph 7 below:

Name of Creditor	Collateral Description	Estimated Claim
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7. **Unsecured Claims.** Debtor estimates that the total general unsecured debt not separately classified in Plan paragraph 12 is **\$179,218.00**. After all other classes have been paid, Trustee will pay to the creditors with allowed general unsecured claims a pro rata share of **\$846.56**. Trustee is authorized to increase this dollar amount if necessary, in order to comply with the applicable commitment period stated in paragraph 2 of this Plan.

8. **Executory Contracts and Unexpired Leases.** All executory contracts and unexpired leases are assumed, unless rejected herein. Payments due after the filing of the case will be paid directly by Debtor (c) or through the plan by the Trustee (d), as set forth below.

Debtor proposes to cure any default by paying the arrearage on the assumed leases or unexpired contracts in the amounts projected in column (e) at the same time that payments are made to secured creditors. All other executory contracts and unexpired leases of personal property are rejected upon conclusion of the confirmation hearing.

☒ None; or

(a) Creditor; and (b) Nature of lease or executory contract	(c) Payment to be paid directly by Debtor	(d) Payment to be paid through plan by Trustee	(e) Projected arrearage monthly payment through plan (for informational purposes)
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9. **Property of the Estate.** Upon confirmation of this plan, title of the property of the estate shall vest in DEBTOR(S), unless the Court orders otherwise.

10. **Post-petition claims.** The DEBTOR(S) will not incur any post-petition consumer debt except upon written approval of the Court or the Standing Chapter 13 Trustee. Post-petition claims will be allowed only as specified in 11 U.S.C. § 1305.

Case No: 15-42188

Debtor(s): **David L. Hawkins**
Arnetta D. Hawkins

11. **General Provisions.** Post-Petition earnings during the pendency of this case shall remain property of the estate notwithstanding section 1327. Any remaining funds held by the Trustee after dismissal or conversion of a confirmed plan may be distributed to creditors pursuant to these provisions. Notwithstanding section 1329(a), the Trustee may bring a motion anytime within the applicable commitment period of the Plan to modify debtor's Plan to meet the criteria of section 1325(b). Any funds sent to the debtor(s) in care of the Trustee, during the pendency of this case may be deposited to the debtor's account and disbursed to creditors holding allowed claims pursuant to this Plan, the Confirmation Order, and/or as set forth in the Trustee's Recommendation Concerning Claims.

12. **Other Provisions:**

(A). **Special classes of unsecured claims.**

Name of Unsecured Creditor	Remarks
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(B). **Other direct payments to creditors.**

Name of Creditor	Remarks
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Wells Fargo Home Mortgage

(C). **Additional provisions.**

Notwithstanding any provision herein to the contrary, the deadline for the Trustee to file the Trustee's Recommendation Concerning Claims, as well as the deadline for filing objections to the Trustee's Recommendation Concerning Claims and objections to claims shall be governed by Local Bankruptcy Rule 3015(g).

Notwithstanding any other provision in the Plan, the Trustee shall receive a fee as allowed pursuant to the provisions of 28 U.S.C. 586(e)(2) in the percentage amount as fixed by the United States Trustee.

Debtor(s) to pay all property taxes direct, unless escrowed by mortgage company and in that case, mortgage company is to pay property taxes directly.

Special Note: This plan is intended as an exact copy of the recommended form prepared by the Standing Chapter 13 Trustees for this District, except as to any added paragraphs after paragraph 11 above. The Chapter 13 trustee shall be held harmless for any changes in this plan from the recommended form dated July 1, 2005.

Date: December 10, 2015

/s/ David L. Hawkins

David L. Hawkins, Debtor

/s/ Robert E. Barron

Robert E. Barron, Debtor's Attorney

/s/ Arnetta D. Hawkins

Arnetta D. Hawkins, Debtor

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE: **David L. Hawkins**
Debtor

CASE NO. **15-42188**

Arnetta D. Hawkins
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on December 10, 2015, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ Robert E. Barron

Robert E. Barron
Bar ID:01820800
Barron & Barron, LLP
P.O. Box 1347
Nederland, Texas 77627
(409) 727-0073

Car Finance
7000010409938
P.O. Box 66057
Dallas, TX 75266

Cook Sales Inc.
3138046
P.O. Box 538389
Atlanta, GA 30353-8389

David L. Hawkins
711 Cross Creek Dr.
Cedar Hill, TX 75104

Chevron
P.O. Box 965015
Orlando, FL 32896

Cooks Portable Warehouses
3138046
P.O. Box 687
Anna, IL 62906

Dept of Education
121 S. 13th St.
Lincoln, NE 68508

CMI
4200 International Pkwy
Carrollton, TX 75007

Credit Management
4200 International Pkwy
Carrollton, TX 75007

Enhanced Recovery
P.O. Box 57547
Jacksonville, FL 32241

Conn's
P.O. Box 2358
Beaumont, TX 77704

Dallas Postal CU
13651 Montfort
Dallas, TX 75240

Internal Revenue Service
POB 21126
Philadelphia, PA 19114

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE: **David L. Hawkins**
Debtor

CASE NO. **15-42188**

Arnetta D. Hawkins
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE

(Continuation Sheet #1)

Jefferson Capital Systems
16 McLeland
Saint Cloud, MN 56303

Okinus, Inc.
157 West Railroad St.
Pelham, GA 31779

TXU Energy
P.O. Box 2270
Palestine, TX 75802

John J. Talton
P.O. Box 941166
Plano, TX 75094-1166

Portfolio Recovery
120 Corporate Blvd. #100
Norfolk, VA 23502

U.S. Attorney General
Main Justice Building
10th and Constitution Ave NW
Washington, DC 20530-0001

Mega Group USA Inc.
P.O. Box 965036
Orlando, FL 32896

Regional Finance Corp.
17-018366
713 W. Wheatland Rd.
Duncanville, TX 75116

United Consumer
865 Bassett
Westlake, OH 44145

Midland Funding, LLC
2365 Northside Dr., Ste. 300
San Diego, CA 92108

RFC
713 W. Wheatland Rd.
Duncanville, TX 75116

United States Attorney's Office
110 North College Ave., Ste 700
Tyler, Texas 75702-0204

Midland Funding, LLC
8875 Aero Dr., Ste. 200
San Diego, CA 92123

Santander Consumer
8585 N. Stemmon Frwy., Ste. 1000
Dallas, TX 75247

Verizon Wireless
5000 Britton Pkwy.
Hilliard, OH 43026

Neighborhood Credit Union
6916
P.O. Box 803476
Dallas, TX 75380

Transworld Systems Inc.
P.O. Box 17205
Wilmington, DE 19850

WalMart
P.O. Box 965024
Orlando, FL 32896

Nelnet
3015 S. Parker Rd., Ste. 400
Aurora, CO 80014-2904

TU Electric
6555 Sierra Dr.
Irving, TX 75310

Wells Fargo Home Mortgage
0381714864
100 Blue Gentian Rd., Ste. 300
Eagan, MN 55121

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE: **David L. Hawkins** _____
Debtor

CASE NO. **15-42188**

Arnetta D. Hawkins _____
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE
(Continuation Sheet #2)

Zales
P.O. Box 6497
Sioux Falls, SD 57117

Label Matrix for local noticing
0540-4
Case 15-42188
Eastern District of Texas
Sherman
Thu Dec 10 08:20:17 CST 2015

Robert E. Barron
P.O. Box 1347
Nederland, TX 77627-1347

Barron & Barron, LLP
P.O. Box 1347
Nederland, Texas 77627-1347

CMI
4200 International Pkwy
Carrollton, TX 75007-1930

Car Finance
P.O. Box 66057
Dallas, TX 75266

Cavalry SPV I, LLC
500 Summit Lake Drive, Ste 400
Valhalla, NY 10595-1340

Chevron
P.O. Box 965015
Orlando, FL 32896-5015

Conn's
P.O. Box 2358
Beaumont, TX 77704-2358

Cook Sales Inc.
P.O. Box 538389
Atlanta, GA 30353-8389

Cooks Portable Warehouses
P.O. Box 687
Anna, IL 62906-0687

Credit Management
4200 International Pkwy
Carrollton, TX 75007-1912

Dallas Postal CU
13651 Montfort
Dallas, TX 75240-4500

Dept of Education
121 S. 13th St.
Lincoln, NE 68508-1904

Enhanced Recovery
P.O. Box 57547
Jacksonville, FL 32241-7547

Arnetta D. Hawkins
711 Cross Creek Dr.
Cedar Hill, TX 75104-7114

David L. Hawkins
711 Cross Creek Dr.
Cedar Hill, TX 75104-7114

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

Mega Group USA Inc.
P.O. Box 965036
Orlando, FL 32896-5036

Midland Funding, LLC
2365 Northside Dr., Ste. 300
San Diego, CA 92108-2709

Midland Funding, LLC
8875 Aero Dr., Ste. 200
San Diego, CA 92123-2255

Neighborhood Credit Union
P.O. Box 803476
Dallas, TX 75380-3476

Nelnet
3015 S. Parker Rd., Ste. 400
Aurora, CO 80014-2904

Okinus, Inc.
157 West Railroad St.
Pelham, GA 31779-1631

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

RFC
713 W. Wheatland Rd.
Duncanville, TX 75116-4520

Regional Finance Corp.
713 W. Wheatland Rd.
Duncanville, TX 75116-4520

Santander Consumer
8585 N. Stemmon Frwy., Ste. 1000
Dallas, TX 75247-3822

(p)TXU ENERGY RETAIL COMPANY LP
CO BANKRUPTCY DEPARTMENT
PO BOX 650393
DALLAS TX 75265-0393

John Talton..
P. O. Box 941166
Plano, TX 75094-1166

Transworld Systems Inc.
P.O. Box 17205
Wilmington, DE 19850-7205

Case 15-42188 Doc 3 Filed 12/10/15 Entered 12/10/15 08:26:06 Desc Main Document Page 10 of 10

U.S. Attorney General
Department of Justice
Main Justice Building
10th & Constitution Ave., NW
Washington, DC 20530-0001

U.S. Attorney General
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10th and Constitution Ave NW
Washington, DC 20530-0001

US Trustee
Office of the U.S. Trustee
110 N. College Ave.
Suite 300
Tyler, TX 75702-7231

United Consumer
865 Bassett
Westlake, OH 44145-1194

United States Attorney's Office
110 North College Ave., Ste 700
Tyler, Texas 75702-0204

Verizon Wireless
5000 Britton Pkwy.
Hilliard, OH 43026-9445

WalMart
P.O. Box 965024
Orlando, FL 32896-5024

Wells Fargo Home Mortgage
100 Blue Gentian Rd., Ste. 300
Eagan, MN 55121-1559

Zales
P.O. Box 6497
Sioux Falls, SD 57117-6497

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Internal Revenue Service
POB 21126
Philadelphia, PA 19114

Jefferson Capital Systems
16 McLeland
Saint Cloud, MN 56303

Portfolio Recovery
120 Corporate Blvd. #100
Norfolk, VA 23502

TU Electric
6555 Sierra Dr.
Irving, TX 75310

(d)TXU Energy
P.O. Box 2270
Palestine, TX 75802

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(u)Danyell Toney

End of Label Matrix

Mailable recipients	39
Bypassed recipients	1
Total	40